

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tina May Boone
Debtor(s)

Case No. 15-04854-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 07, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2021:

Recip ID	Recipient Name and Address
db	+ Tina May Boone, 263 E King Street, Chambersburg, PA 17201-1808
4759817	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
5137001	+ BSI FINANCIAL SERVICES INC. as Servicer, for Visio Financial Services, Inc., 314 S Franklin St. P.O. Box 517, Titusville, PA 16354-0517
5137002	+ BSI FINANCIAL SERVICES INC. as Servicer, for Visio Financial Services, Inc., 314 S Franklin St. P.O. Box 517, Titusville, PA 16354, BSI FINANCIAL SERVICES INC. as Servicer for Visio Financial Services, Inc. 16354-0517
4720395	+ Chambersburg Hospital, 112 N 7th Street, Chambersburg, PA 17201-1700
4846162	+ Clearspring Loan Services, Inc., P.O.Box 4869, Dept#446, Houston, TX 77210-4869
4846163	+ Clearspring Loan Services, Inc., P.O.Box 4869, Dept#446, Houston, TX 77210, Clearspring Loan Services, Inc., P.O.Box 4869, Dept#446 Houston, TX 77210-4869
4720397	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Mana, 1130 Northchase Parkway Suite 150, Marietta, GA 30067
5264190	Franklin County Tax Claim Bureau, 2 North Main Street, Chambersburg, PA 17201
4765248	+ Franklin County Tax Claim Bureau, 401 Lincoln Way East, Chambersburg, PA 17201-2305
4720398	+ KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4720399	MBank, 17898 SW McEwan Rd, Suite 200, Portland, OR 97224
4720400	+ MedExpress Urgent Care, 1048 Lincoln Way E, Chambersburg, PA 17201-2862
4720393	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4720402	+ Verrol Boone, 257 E King Street, Chambersburg, PA 17201-1808
4720403	+ Visio Financial Services Inc, 18451 N Dallas Parkway, Suite 100, Dallas, TX 75287-5209
4763784	Visio Financial Services, Inc., MBank, 17898 SW McEwan Rd, Ste 200, Tigard, OR 97224

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4720394	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Jan 07 2021 19:13:00	Berks Credit & Collections, Po Box 329, Attn: Bankruptcy, Temple, PA 19560-0329
4720396	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 07 2021 19:12:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
4745644	EDI: ECMC.COM	Jan 08 2021 00:03:00	ECMC, PO BOX 16408, St. Paul, MN, 55116-0408
4720392	EDI: IRS.COM	Jan 08 2021 00:03:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4720401		U S Dept Of Ed/Gsl/Atl

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Gary J Imblum	on behalf of Debtor 1 Tina May Boone gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
James Warmbrodt	on behalf of Creditor Visio Financial Services Inc. bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor Visio Financial Services Inc. josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Thomas I Puleo	on behalf of Creditor Visio Financial Services Inc. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Tina May Boone	Social Security number or ITIN	xxx-xx-5863
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:15-bk-04854-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tina May Boone
aka Tina M Boone

1/7/21

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.